

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles A Budzina
Debtor

Case No. 18-04574-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: AutoDocke
Form ID: 309A

Page 1 of 2
Total Noticed: 39

Date Rcvd: May 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2020.

db +Charles A Budzina, 526 Kingston Road, Harrisburg, PA 17112-2231
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +Sindi Mncina, RAS Crane LLC, 10700 Abbott's Bridge Road, Suite 170,
Duluth, GA 30097-8461
aty +Thomas Song, Phelan Hallinan Diamond & Jones, 1617 JFK Boulevard, Suite 1400,
Suite 1400, Philadelphia, PA 19103-1814
tr +Leon P. Haller (Trustee), Purcell, Krug and Haller, 1719 North Front Street,
Harrisburg, PA 17102-2392
5124868 +Boscovs/Comenity Capital Bank, PO Box 182120, Columbus, OH 43218-2120
5124869 +Bureau of Account Management, 3607 Rosemont Avenue, Ste. 502, Camp Hill, PA 17011-6943
5124870 +Caliber Home Loans, PO box 24610, Oklahoma City, OK 73124-0610
5124873 +FirstMark/Citizens Bank, 121 South 13th Street, Lincoln, NE 68508-1904
5124874 +Heritage First ENT, 2025 Technology Pkwy Suite G 03, Mechanicsburg, PA 17050-9400
5124875 +Hyaundia Finance, PO Box 20835, Fountain Valley, CA 92728-0835
5124877 +Lightstream/Suntrust Bank, 303 Peachtree Street, Atlanta, GA 30308-3201
5124880 Toyota Motor Credit, Cedar Rapids, IA 52411
5141219 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5124882 +Wells Fargo -Ashley Home Store, PO Box 14517, Des Moines, IA 50306-3517
5124883 Wells Fargo Auto Finance, 400 Redland Court, #200, Harrisburg, PA 17111
5229407 +Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh NC 27605-1000
5147968 Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000 Raleigh, NC 27605

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: cjulius@ljacobsonlaw.com May 08 2020 19:50:10 Chad J. Julius,
Jacobson & Julius, 8150 Derry Street, Suite A, Harrisburg, PA 17111
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV May 08 2020 19:51:09 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5124866 +EDI: AMEREXPR.COM May 08 2020 23:43:00 American Express, World Financial Center,
200 Vesay Street, New York, NY 10285-1000
5124867 +EDI: TSYS2.COM May 08 2020 23:43:00 Barclays Bank of Delaware, 125 S. West Street,
Wilmington, DE 19801-5014
5124871 EDI: CAPITALONE.COM May 08 2020 23:43:00 Capital One Bank USA NA, PO BOX 85015,
Richmond, VA 23285-5075
5147031 +E-mail/Text: ECMBKMail@Caliberhomeloans.com May 08 2020 19:51:24 Caliber Home Loans, Inc.,
13801 Wireless Way, Oklahoma City OK 73134-2500
5145067 EDI: CAPITALONE.COM May 08 2020 23:43:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
5141195 EDI: BL-BECKET.COM May 08 2020 23:43:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
5124872 EDI: DISCOVER.COM May 08 2020 23:43:00 Discover Bank, PO Box 15316,
Wilmington, DE 19850
5126802 EDI: DISCOVER.COM May 08 2020 23:43:00 Discover Bank, Discover Products Inc,
PO Box 3025, New Albany, OH 43054-3025
5130054 +EDI: HY11.COM May 08 2020 23:43:00 Hyundai Lease Titling Trust, PO Box 20809,
Fountain Valley, CA 92728-0809
5124876 +E-mail/Text: bncnotices@becket-lee.com May 08 2020 19:50:56 Kohls Department Store,
PO Box 3115, Milwaukee, WI 53201-3115
5124878 +EDI: RMSC.COM May 08 2020 23:43:00 Lowes/Sycrony Bank, Po Box 965005,
Orlando, FL 32896-5005
5124879 +E-mail/PDF: MerrickBKNotifications@Resurgent.com May 08 2020 19:58:39 Merrick Bank,
PO Box 9201, Old Bethpage, NY 11804-9001
5143941 EDI: PRA.COM May 08 2020 23:43:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
5125273 +EDI: PRA.COM May 08 2020 23:43:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5144732 EDI: Q3G.COM May 08 2020 23:43:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
5133055 +EDI: STF1.COM May 08 2020 23:43:00 SunTrust Bank, Attn: Support Services,
P.O. Box 85092, Richmond, VA 23286-0001
5233974 EDI: BL-TOYOTA.COM May 08 2020 23:43:00 Toyota Motor Credit Corporation,
c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5124881 +EDI: USAA.COM May 08 2020 23:43:00 USAA Savings Bank, 10750 McDermott Street,
San Antonio, TX 78288-1600
5144007 EDI: WFFC.COM May 08 2020 23:43:00 Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

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cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2020 at the address(es) listed below:

Chad J. Julius on behalf of Debtor 1 Charles A Budzina cjulius@ljacobsonlaw.com,
creed@ljacobsonlaw.com;egreene@ljacobsonlaw.com;r63089@notify.bestcase.com
Charles J DeHart, III (Trustee) Twecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Leon P. Haller (Trustee) lhaller@pkh.com, lrynard@pkh.com;lhaller@ecf.axosfs.com
Sindi Mncina on behalf of Creditor CALIBER HOME LOANS, INC. smncina@rascrane.com
Thomas Song on behalf of Creditor CALIBER HOME LOANS, INC. pamb@fedphe.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1:	Charles A Budzina	Social Security number or ITIN:	xxx-xx-8991
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed in chapter:	13 10/29/18
Case number:	1:18-bk-04574-HWV	Date case converted to chapter:	7 5/8/20

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

09/19

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charles A Budzina	
2. All other names used in the last 8 years		
3. Address	526 Kingston Road Harrisburg, PA 17112	
4. Debtor's attorney Name and address	Chad J. Julius Jacobson & Julius 8150 Derry Street, Suite A Harrisburg, PA 17111	Contact phone 717 909-5858 Email: cjulius@ljacobsonlaw.com
5. Bankruptcy trustee Name and address	Leon P. Haller (Trustee) Purcell, Krug and Haller 1719 North Front Street Harrisburg, PA 17102	Contact phone 717 234-4178 Email: lhaller@pkh.com

For more information, see page 2 >

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 5/8/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	June 15, 2020 at 08:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *Valid photo identification and proof of social security number are required*	Location: 341 meeting will be held telephonically, Refer to the call-in instructions
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 8/14/20 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	